

Information to identify the case:

Debtor 1	<u>Wilma J. Cruzado</u>	Social Security number or ITIN	xxx-xx-0714
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-27218-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Wilma J. Cruzado

2/23/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Wilma J. Cruzado
 Debtor

Case No. 15-27218-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 28

Date Rcvd: Feb 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2018.

db +Wilma J. Cruzado, 66 Sparks Ave., Pennsville, NJ 08070-1812
 aty +Shapiro & DeNardo LLC, 14000 Commerce Parkway, Suite B, Mt. Laurel, NJ 08054-2242
 515734914 +ARS Account Resolution Systems, 1643 Harrison Parkway, Suite 100, Sunrise, FL 33323-2857
 515889502 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 515734921 Eichenbaum & Stylianou, LLC, POB 914, Paramus, New Jersey 07653-0914
 515734922 Emergency Phys. Assoc. of S. Jersey, PC, POB 740021, Cincinnati, Ohio 45274-0021
 515734923 +Healthcare Commons Inc., 500 S. Pennsville Auburn Road, Carneys Point, NJ 08069-2943
 517079506 JPMORGAN CHASE BANK, N.A., KML Law Group PC, Sentry Office Plaza,
 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
 515919464 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,
 Ft. Worth, TX 76101-2032
 515734924 Liberty Mutual Group, POB 8400, Dover, New Hampshire 03821-8400
 516336759 +NATIONSTAR MORTGAGE LLC, Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 516699425 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, PO BOX 619096, Dallas, TX 75261-9741)
 515734925 Nationstar Mortgage, POB 60516, City of Industry, California 91716-0516
 515993655 +Nationstar Mortgage LLC, RAS Citron LLC, 130 Clinton Road, Suite 202,
 Fairfield, NJ 07004-2927
 516698080 +Nationstar Mortgage LLC, PO Box 619094, Dallas, TX 75261-9094
 516111201 +Nationstar Mortgage LLC, Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Suite B,
 Mount Laurel, NJ 08054-2242
 515734926 +Orlando Santiago, 66 Sparks Ave., Pennsville, New Jersey 08070-1812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 24 2018 00:00:42 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 24 2018 00:00:38 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515734915 E-mail/Text: bankruptcy@pepcoholdings.com Feb 24 2018 00:00:28 Atlantic City Electric,
 POB 13610, Philadelphia, Pennsylvania 19101-3610
 515734916 EDI: BANKAMER.COM Feb 23 2018 23:38:00 Bank of America, POB 982235,
 El Paso, Texas 79998-2235
 515734917 EDI: CAUT.COM Feb 23 2018 23:38:00 Chase Auto Finance, POB 901076,
 Fort Worth, Texas 76101-2076
 515734918 +EDI: WFNNB.COM Feb 23 2018 23:38:00 Comenity Bank/Peebles, POB 182789,
 Columbus, OH 43218-2789
 515734919 +EDI: CCS.COM Feb 23 2018 23:38:00 Credit Collection Services, Two Wells Ave.,
 Newton, Massachusetts 02459-3246
 515734920 EDI: DISCOVER.COM Feb 23 2018 23:38:00 Discover Financial, POB 15316,
 Wilmington, Delaware 19850-5316
 515743498 EDI: DISCOVER.COM Feb 23 2018 23:38:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 515921637 EDI: CAUT.COM Feb 23 2018 23:38:00 JPMorgan Chase Bank, N.A., PO Box 29505 AZ1-1191,
 Phoenix, AZ 85038-9505
 515841908 EDI: Q3G.COM Feb 23 2018 23:38:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516699426 Dallas, TX 75261
 cr* +Nationstar Mortgage LLC, RAS Citron LLC, 130 Clinton Road, Suite 202,
 Fairfield, NJ 07004-2927
 516924394* +Nationstar Mortgage, LLC, Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 28

Date Rcvd: Feb 23, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2018 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Can Guner on behalf of Creditor NATIONSTAR MORTGAGE LLC bkyecf@rasflaw.com,
cguner@rasflaw.com
Charles G. Wohlrab on behalf of Creditor NATIONSTAR MORTGAGE LLC cwohrlab@logs.com,
njbankruptcynotifications@logs.com
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC cwohrlab@logs.com,
njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Patrick O. Lacsina on behalf of Creditor Nationstar Mortgage LLC bmusarra@rasnj.com,
bkyecf@rasflaw.com,legerman@rasnj.com
Victor Druziako on behalf of Debtor Wilma J. Cruzado bkdruziako@aol.com

TOTAL: 9